

**EXHIBIT E**

EXHIBIT E

**PORTFOLIO RECOVERY ASSOCIATES, LLC**

P.O. Box 12914 Norfolk, VA 23541  
PHONE (800) 772-1413

11/7/2014

D3a

MARIO KRIS KASALO  
THE LAW OFFICE OF M. KRIS KASALO, L  
20 NORTH CLARK STREET SUITE 3100  
CHICAGO, IL 60602

Re: ISAAC B PAZ  
PRA Account/Reference No.: [REDACTED]  
Seller: CHASE BANK USA, N.A.  
Merchant: HERITAGE BANK ONE  
Original Creditor: CHASE BANK USA, N.A.  
Creditor To Whom Debt is Owed: Portfolio Recovery Associates, LLC  
Current Balance: \$694.51

Because of the age of your debt, we will not sue you for it. If you do not pay the debt, we may report it to the credit reporting agencies as unpaid.

Dear MARIO KRIS KASALO:

Portfolio Recovery Associates, LLC ("PRA, LLC") has concluded its investigation of your client's dispute. In response to your dispute related to the above account, PRA, LLC has enclosed additional documentation for your client's review.

PRA, LLC now considers this dispute resolved in favor of our company. If you wish to discuss this account, our phone number is 1-800-722-1413 and our hours of operation are 8:00 AM – 11 PM Monday through Friday, 8 AM – 5 PM Saturday, and 2 PM – 9 PM Sunday.

Sincerely,

Portfolio Recovery Associates, LLC Representative  
Disputes Department

[www.portfoliorecovery.com](http://www.portfoliorecovery.com)

**This communication is from a debt collector.**

**NOTICE: SEE ADDITIONAL PAGE FOR IMPORTANT INFORMATION**

**MAKE ALL CHECKS PAYABLE TO:** Portfolio Recovery Associates, LLC

**SEND ALL PAYMENTS TO:** Portfolio Recovery Associates, LLC, P.O. Box 12914, Norfolk, VA 23541

**COMPANY ADDRESS:** Portfolio Recovery Associates, LLC 120 Corporate Boulevard, Norfolk, VA 23502

**DISPUTES CORRESPONDENCE ADDRESS:** Portfolio Recovery Associates, LLC Disputes Dept., 140 Corporate Boulevard, Norfolk, VA 23502

**DISPUTES DEPT. E-MAIL ADDRESS:** PRA\_Disputes@portfoliorecovery.com

**QUALITY SERVICE SPECIALISTS AVAILABLE Mon. – Fri. 8 AM to 5 PM (EST)**

Not happy with the way you were treated? Our company strives to provide professional and courteous service to all our customers. Contact one of our staff to discuss issues related to our quality of service to you by phone at (866) 925-7109 or by e-mail at [qualityservice@portfoliorecovery.com](mailto:qualityservice@portfoliorecovery.com).

**PRIVACY NOTICE:** We collect certain personal information about you from the following sources: (a) information we receive from you; (b) information about your transactions with our affiliates, others, or us; (c) information we receive from consumer reporting agencies. We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. We restrict access to nonpublic information about you to those employees and entities that need to know that information in order to collect your account. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

**NOTICE:** We are required under state law to notify consumers of the following rights. This list does not include a complete list of rights consumers have under state and federal laws:

**COLORADO:** Office located at 4600 South Syracuse Street, Suite 938, Denver, CO 80237. Telephone (866) 508-4751.

**MAINE:** Telephone number at licensed location is (800)772-1413. Hours of operation at licensed location are 8:00 AM – 11 PM Monday through Friday, 8 AM – 5 PM Saturday, and 2 PM – 9 PM Sunday (EST).

**MASSACHUSETTS:** Office located at 49 Winter St., Weymouth, MA 02188. Telephone (800)772-1413. Hours of operation are 9 AM to 6 PM Monday through Thursday (EST). **NOTICE OF IMPORTANT RIGHTS: YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE DEBT COLLECTOR.**

**NEW YORK CITY:** City of New York License Numbers – 1096994, 1394695, 1394697, 1394696, 1394698, 1394700, 1394699, 1394694.

**NORTH CAROLINA:** Collection Agency Permit No. 4132.

**TENNESSEE:** This collection agency is licensed by the Tennessee Collection Service Board of the Department of Commerce and Insurance. (#00000770)

**EXHIBIT F**

EXHIBIT F

DEPT 922 3150793214111  
PO BOX 4115  
CONCORD CA 94524



ADDRESS SERVICE REQUESTED

#BWNFTZF #PRA3150793214111#



MARIO KRIS KASALO  
THE LAW OFFICE OF M. KRIS KASA  
20 N CLARK ST STE 3100  
CHICAGO IL 60602-5099



Portfolio Recovery Associates, LLC  
We're giving debt collection a good name.

Account/Reference No. [REDACTED]  
SELLER: CHASE BANK USA N.A.  
MERCHANT: HERITAGE BANK ONE  
ORIGINAL CREDITOR: CHASE BANK USA N.A.  
Creditor to Whom Debt is Owed: Portfolio Recovery Associates, LLC  
Balance: \$694.51

D13A

This letter is regarding your client ISAAC.B.PAZ

November 14, 2014

Dear MARIO KRIS KASALO:

I am writing in response to your client's recent dispute.

Please be advised we have reviewed your client's dispute and our records indicate we have already responded to a previous dispute substantially the same as your client's present dispute. Because your client's dispute alleges no new facts and includes no new information in which to form the basis for a new investigation, we will not be conducting another investigation of the dispute pursuant to 15 U.S.C. Section 1681s-2(a)(8)(F)(i)(II) of the Fair Credit Reporting Act.

If we continue to receive subsequent correspondence from your client regarding a dispute that has already been resolved, we will consider your inquiry answered. No further replies will be forthcoming unless you provide the information we need to assist your client. Our office considers this matter closed.

Sincerely,

Disputes Department  
140 Corporate Blvd  
Norfolk, VA 23502  
Telephone: 1-800-772-1413 ext. 10181  
Fax: 1 (757) 321-2519

Hours of Operation (EST): 8 AM to 11 PM Mon.-Fri., 8 AM to 5 PM Sat., 2 PM to 9 PM Sun.

**This communication is from a debt collector and is an attempt to collect a debt.  
Any information obtained will be used for that purpose.**

Notice: See Reverse Side for Important Information